

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

CASE NO. 13-12792

Debtor Cathleen A Helmert SS# xxx-xx-6726 Median Income ☐ Above ☒ Below
Joint Debtor _____ SS# _____
Address 523 CR 215 Abbeville, MS 38601-0000

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 57 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay \$ 492.50 **bi-weekly** to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Oxford Neurology
510 Azalea Dr.
Oxford, MS 38655

(B) Joint Debtor shall pay \$ _____ per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service:	\$	<u>0.00</u>	@	<u>0.00</u>	/month
Mississippi Dept. of Revenue:	\$	<u>0.00</u>	@	<u>0.00</u>	/month
Other/	\$	<u>0.00</u>	@	<u>0.00</u>	/month

DOMESTIC SUPPORT OBLIGATION DUE TO:

-NONE-

POST PETITION OBLIGATION: In the amount of \$ per month beginning .

To be paid _____ direct, _____ through payroll deduction, or _____ through the plan.

-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$ through shall be paid the amount of \$ per month beginning

To be paid _____ Direct _____ through payroll deduction _____ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: Chase Home Finance BEGINNING 10/01/2013 @\$ 1,439.00 ☐ PLAN ☒ DIRECT
MTG ARREARS TO: Chase Home Finance THROUGH 09/01/2013 \$ 27,325.21 @\$ 506.02 /MO*
(*Including interest at 0.00 %)

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: Community Trust Bank Approx. amt. due: \$6,906.06 Int. Rate: 6.79
Property Address: 523 CR 215, Abbeville, MS Are related taxes and/or insurance escrowed ☐ Yes ☒ No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	Pay Value or Amt Owed
FNB of Oxford	2011 Chevrolet Malibu (with over 60,000 miles)	Yes	17,174.59	12,735.00	4.95%	Amt. Owed

*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
Cenlar	35 Business 7 S, Abbeville, MS	65,173.00	surrender collateral to co-debtor or creditor; debt to be forgiven as to debtor.
Merchants & Farmers Bank	35 Business 7 S, Abbeville, MS	2,500.00	surrender collateral to co-debtor or creditor; debt to be forgiven as to debtor.

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
-NONE-			

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: **-NONE-**

GENERAL UNSECURED DEBTS totaling approximately \$ **7,807.00** . Such claims must be timely filed and not disallowed to receive payment as follows: IN FULL (100%) or 0 % (percent) MINIMUM, or a total distribution of \$, with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$	3,000.00
Attorney Fees Previously Paid \$	600.00
Attorney fees to be paid in plan \$	2,400.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent	Attorney for Debtor (Name/Address/Phone # / Email)
	Robert Gambrell 4409
	101 Ricky D Britt Sr Blvd, Ste 3
	Oxford, MS 38655-4236
Telephone/Fax	Telephone/Fax 662-281-8800
	Facsimile No. 662-202-1004
	E-mail Address rg@ms-bankruptcy.com

DATE: September 6, 2013	DEBTOR'S SIGNATURE	/s/ Cathleen A Helmert
	JOINT DEBTOR'S SIGNATURE	
	ATTORNEY'S SIGNATURE	/s/ Robert Gambrell